

United States Bankruptcy Court
Eastern District of New York

In re:
Jean K. Frederic
Marie F. Frederic
Debtors

Case No. 12-43309-jf
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0207-1

User: dusher
Form ID: 213

Page 1 of 3
Total Noticed: 48

Date Rcvd: May 08, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 10, 2012.

db/jdb +Jean K. Frederic, Marie F. Frederic, 1577 East 45 ST, Brooklyn, NY 11234-3005
tr +Robert L. Geltzer, 1556 Third Avenue, Suite 505, New York, NY 10128-3100
smg +NYC Department of Finance, 345 Adams Street, 3rd Floor, Attn: Legal Affairs - Devora Cohn,
Brooklyn, NY 11201-3719
smg +NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300, Albany, NY 12205-0300
smg +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256,
Albany, NY 12240-0001
7664951 +Amc Mortgage Services, 505 S Main St, Orange, CA 92868-4509
7664954 +Bank Of America, N.A., 450 American St, Simi Valley, CA 93065-6285
7664955 +Cach Llc/Square Two Finan, Attention: Bankruptcy, 4340 South Monaco St., 2nd Floor,
Denver, CO 80237-3408
7664956 +Cach Llc/Square Two Financial, 4340 S Monaco St Unit 2, Denver, CO 80237-3408
7664959 +Citi Auto, 4000 Regent Blvd, Irving, TX 75063-2246
7664960 +DANIELS NORELLI SCULLY &, ONE OLD COUNTRY ROAD, SUITE LL5, Carle Place, NY 11514-1806
7664964 +FRENKEL, LAMBERT, WEISS,, 20 WEST MAIN ST, Bay Shore, NY 11706-8326
7664968 +Home Comings Financial / GMAC Mortgage, Attention: Bankruptcy Dept, 1100 Virginia Drive,
Fort Washington, PA 19034-3204
7664969 +Home Comings Financial / GMAC Mortgage, 3451 Hammond Ave, Waterloo, IA 50702-5345
7664982 +New Century Mortgage C/Carrington, 18400 Von Karman, Irvine, CA 92612-1514
7664981 +New Century Mortgage C/Carrington, Attention: Bankruptcy, PO Box 54285,
Irvine, CA 92619-4285
7664983 +Northland Group Inc., P.O. Box 390905, Minneapolis, MN 55439-0905
7664986 +SYNERGETIC COMMUNICATION,, 2700 EAST SELTICE WAY #4, Post Falls, ID 83854-6387
7664984 +Santander Consumer Usa, PO Box 961245, Ft Worth, TX 76161-0244
7664987 +Verizon Ny, Verizon Wireless Department/Attn: Bankru, PO Box 3397,
Bloomington, IL 61702-3397

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: tdenaro@optonline.net May 09 2012 09:25:36 Thomas M Denaro, 1726 Edison Ave,
Bronx, NY 10461
smg +E-mail/Text: ustpreregion02.br.ecf@usdoj.gov May 09 2012 12:59:32 United States Trustee,
Office of the United States Trustee, 271 Cadman Plaza East, Brooklyn, NY 11201-1833
7664946 +EDI: AFNIRECOVERY.COM May 08 2012 21:43:00 Afni, Inc., Attn: Bankruptcy, PO Box 3097,
Bloomington, IL 61702-3097
7664948 +EDI: AFNIRECOVERY.COM May 08 2012 21:43:00 Afni, Inc., PO Box 3427,
Bloomington, IL 61702-3427
7664953 +EDI: ACCE.COM May 08 2012 21:43:00 Asset Acceptance Llc, PO Box 1630,
Warren, MI 48090-1630
7664952 +EDI: ACCE.COM May 08 2012 21:43:00 Asset Acceptance Llc, Attention: Bankruptcy,
PO Box 2036, Warren, MI 48090-2036
7664957 +EDI: CHASE.COM May 08 2012 21:43:00 Chase, PO Box 15298, Wilmington, DE 19850-5298
7664961 +EDI: AMINFOFP.COM May 08 2012 21:43:00 First Premier Bank, 601 S Minnesota Ave,
Sioux Falls, SD 57104-4868
7664963 +EDI: FORD.COM May 08 2012 21:43:00 Ford Cred, PO Box Box 542000, Omaha, NE 68154-8000
7664962 +EDI: FORD.COM May 08 2012 21:43:00 Ford Cred, Ford Credit, PO Box 6275,
Deerborn, MI 48121-6275
7664966 +EDI: RMSC.COM May 08 2012 21:43:00 Gemb/JC Penny, PO Box 984100, El Paso, TX 79998-4100
7664965 +EDI: RMSC.COM May 08 2012 21:43:00 Gemb/JC Penny, Attention: Bankruptcy, PO Box 103104,
Roswell, GA 30076-9104
7664967 +E-mail/Text: bk@hillcrestdavidson.com May 09 2012 12:49:48 Hillcrest Davidson & A,
850 N Dorothy Dr Ste 512, Richardson, TX 75081-2794
7664971 +EDI: HFC.COM May 08 2012 21:43:00 Hsbc Bank, PO Box 5253, Carol Stream, IL 60197-5253
7664970 +EDI: HFC.COM May 08 2012 21:43:00 Hsbc Bank, Attn: Bankruptcy, PO Box 5213,
Carol Stream, IL 60197-5213
7664973 +EDI: HFC.COM May 08 2012 21:43:00 Hsbc Nv, PO Box 5253, Carol Stream, IL 60197-5253
7664972 +EDI: HFC.COM May 08 2012 21:43:00 Hsbc Nv, Attention: Bankruptcy, PO Box 5213,
Carol Stream, IL 60197-5213
7664974 +EDI: HFC.COM May 08 2012 21:43:00 Hsbc/rs, Attn: Bankruptcy Department, PO Box 5263,
Carol Stream, IL 60197-5263
7664975 +EDI: HFC.COM May 08 2012 21:43:00 Hsbc/rs, PO Box 3425, Buffalo, NY 14240-3425
7664976 +EDI: RESURGENT.COM May 08 2012 21:43:00 Lvnv Funding Llc, P.O. Box 10584,
Greenville, SC 29603-0584
7664977 +EDI: TSYS2.COM May 08 2012 21:43:00 Mcdysnb, 9111 Duke Blvd, Mason, OH 45040-8999
7664979 +EDI: MIDB.COM May 08 2012 21:43:00 Midland Funding, 8875 Aero Dr Ste 200,
San Diego, CA 92123-2255
7664985 +EDI: SEARS.COM May 08 2012 21:43:00 Sears/cbna, 133200 Smith Rd, Cleveland, OH 44130
7664988 +EDI: AFNIVERIZONE.COM May 08 2012 21:43:00 Verizon Ny, 500 Technology Dr,
Weldon Spring, MO 63304-2225
7664990 +EDI: TSYS2.COM May 08 2012 21:43:00 Visa Dept. Stores, 9111 Duke Blvd,
Mason, OH 45040-8999
7664989 +EDI: TSYS2.COM May 08 2012 21:43:00 Visa Dept. Stores, Attn: Bankruptcy, PO Box 8053,
Mason, OH 45040-8053

District/off: 0207-1

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Date Rcvd: May 08, 2012

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

7664991 +EDI: WFNNB.COM May 08 2012 21:43:00 Wfnnb/an Tlr, Attention: Bankruptcy, Po Box 182686, Columbus, OH 43218-2686
7664992 +EDI: WFNNB.COM May 08 2012 21:43:00 Wfnnb/an Tlr, Po Box 182789, Columbus, OH 43218-2789
TOTAL: 28

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

7664947* +Afni, Inc., Attn: Bankruptcy, Po Box 3097, Bloomington, IL 61702-3097
7664949* +Afni, Inc., Po Box 3427, Bloomington, IL 61702-3427
7664978* +Mcydsnb, 9111 Duke Blvd, Mason, OH 45040-8999
7664980* +Midland Funding, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255
7664950 ##+Amc Mortgage Services, Po Box 11000, Santa Ana, CA 92711-1000
7664958 ##+Citi Auto, Citifinancial/Attn: Bankruptcy Dept, 1111 Northpoint Dr, Coppell, TX 75019-3831
TOTALS: 0, * 4, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

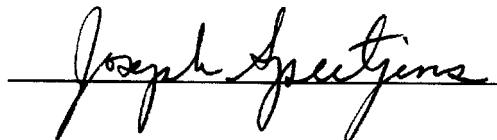
Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 10, 2012

Signature:



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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 8, 2012 at the address(es) listed below:

Robert L Geltzer rgeltzer@epitrustee.com, rgeltzer@ecf.epiqsystems.com;mbruh@geltzerlaw.com
Thomas M Denaro on behalf of Debtor Jean Frederic tdenaro@optonline.net, tdenaro@optonline.net
United States Trustee USTPRegion02.BR.ECF@usdoj.gov

TOTAL: 3

B9A (Official Form 9A) (Chapter 7 Individual or Joint Debtor No Asset Case) (12/07)

Case Number 1-12-43309-jf

UNITED STATES BANKRUPTCY COURT
Eastern District of New York

**Notice of
Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 5/7/12.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your Rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Jean K. Frederic
1577 East 45 ST
Brooklyn, NY 11234

Marie F. Frederic
1577 East 45 ST
Brooklyn, NY 11234

Case Number:
1-12-43309-jf

Social Security/Individual Taxpayer ID/Taxpayer ID/Employer ID No.:
xxx-xx-3411
xxx-xx-8869

Attorney for Debtor(s) (name and address):
Thomas M Denaro
1726 Edison Ave
Bronx, NY 10461
Telephone number: (718) 863-6000

Bankruptcy Trustee (name and address):
Robert L. Geltzer
1556 Third Avenue
Suite 505
New York, NY 10128
Telephone number: 212-410-0100

Meeting of Creditors

Date: **June 12, 2012**

Time: **01:00 PM**

Location: **Office of the United States Trustee, 271 Cadman Plaza East, Room 2579 – 2nd Floor, Brooklyn, NY 11201**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 8/13/12

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

271 Cadman Plaza East, Suite 1595
Brooklyn, NY 11201-1800
Telephone number: (347)394-1700

For the Court:

Clerk of the Bankruptcy Court:
Robert A. Gavin, Jr.

Hours Open: Monday – Friday 9:00 AM – 4:30 PM

Date: 5/8/12

EXPLANATIONS**B9A (Official Form 9A) (12/07)**

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Undeliverable Notices	Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the parties correct address, resend the returned notice, and notify this office of the parties change of address. Failure to provide all parties with a copy of the notice may adversely affect the debtor as provided by the Bankruptcy Court.
Form 21 Statement of Social Security #	The debtor or debtor's attorney is required to bring a paper copy of the petition with full social security number displayed to the first meeting of creditors.
Personal Financial Management Course	In order to receive a discharge, the debtor must complete a Personal Financial Management Course and must file a Certificate of Completion of the Personal Financial Management Course (Official Form 23) within 60 days after the first date set for the section 341 meeting. If the Personal Financial Management Course Certificate is not filed within the allotted time, a discharge will not be issued and the case will be closed.